

Information to identify the case:

Debtor 1	Brian William Ballentine	Social Security number or ITIN	xxx-xx-0874
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-31911-MBK			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Brian William Ballentine

5/29/25

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Brian William Ballentine
Debtor

Case No. 19-31911-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 3

Date Rcvd: May 29, 2025

Form ID: 3180W

Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 31, 2025:

Recip ID	Recipient Name and Address
db	Brian William Ballentine, 114 Musconetcong River Road, Washington, NJ 07882-3010
sp	+ Stephen Bosin, 70 Grand Avenue, Suite 200, River Edge, NJ 07661-1936
518580666	+ NJ Motor Vehicle Commission, Surcharge Administration Office, P.O. Box 160, Trenton, NJ 08601-0160
518922579	+ Nelnet as Servicer for the U.S. Dept. of Education, Attn: Claims - Managing Officer, P.O. Box 82505, Lincoln, NE 68501-2505

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 29 2025 20:50:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	May 29 2025 20:50:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: RASEBN@raslg.com	May 29 2025 20:49:00	JPMORGAN CHASE BANK, N.A., RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
518654051	EDI: GMACFS.COM	May 30 2025 00:36:00	Ally Capital, PO Box 130424, Roseville MN 55113-0004
518580642	+ EDI: GMACFS.COM	May 30 2025 00:36:00	Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901
518580643	+ EDI: GMACFS.COM	May 30 2025 00:36:00	Ally Financial, 200 Renaissance Ctr # B0, Detroit, MI 48243-1300
518580646	EDI: CAPITALONE.COM	May 30 2025 00:36:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238
518580644	+ EDI: CAPITALONE.COM	May 30 2025 00:36:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518602032	+ EDI: AIS.COM	May 30 2025 00:36:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518652185	Email/PDF: bncnotices@becket-lee.com	May 29 2025 21:13:28	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518580648	+ EDI: JPMORGANCHASE	May 30 2025 00:36:00	Chase Auto Finance, Attn: Bankruptcy, Po Box 901076, Fort Worth, TX 76101-2076
518580649	+ EDI: JPMORGANCHASE	May 30 2025 00:36:00	Chase Auto Finance, P.o. Box 901003, Fort Worth, TX 76101-2003
518580650	+ EDI: CITICORP	May 30 2025 00:36:00	Citibank/Best Buy, Attn: Bankruptcy, Po Box 790441, St. Louis, MO 63179-0441
518580651	+ EDI: CITICORP		

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Page 2 of 3

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		May 30 2025 00:36:00	Citibank/Best Buy, Po Box 6497, Sioux Falls, SD 57117-6497
518580660	EDI: DISCOVER		
		May 30 2025 00:36:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
518580661	EDI: DISCOVER		
		May 30 2025 00:36:00	Discover Financial, Po Box 15316, Wilmington, DE 19850
518580652	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	May 29 2025 20:50:00	Department of Education/Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
518580656	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	May 29 2025 20:50:00	Department of Education/Nelnet, Po Box 82561, Lincoln, NE 68501-2561
518589863	EDI: DISCOVER		
		May 30 2025 00:36:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518580662	+ EDI: IRS.COM	May 30 2025 00:36:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
518655770	EDI: JPMORGANCHASE		
		May 30 2025 00:36:00	JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 29505 AZ1-5757, Phoenix, AZ 85038-9505
518580664	+ EDI: CAPITALONE.COM	May 30 2025 00:36:00	Kohls/Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
518580663	+ EDI: CAPITALONE.COM	May 30 2025 00:36:00	Kohls/Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518666012	+ Email/Text: bankruptcydpt@mcmcg.com	May 29 2025 20:50:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
518580668	Email/Text: Bankruptcy.Notices@pnc.com	May 29 2025 20:49:00	PNC Bank, 1 Financial Pkwy, Kalamazoo, MI 49009
518580667	Email/Text: Bankruptcy.Notices@pnc.com	May 29 2025 20:49:00	PNC Bank, Attn: Bankruptcy Department, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101
518629125	Email/Text: Bankruptcy.Notices@pnc.com	May 29 2025 20:49:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
518580669	Email/Text: Bankruptcy.Notices@pnc.com	May 29 2025 20:49:00	Pnc Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342
518580670	Email/Text: Bankruptcy.Notices@pnc.com	May 29 2025 20:49:00	Pnc Mortgage, Po Box 8703, Dayton, OH 45401
518580665	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	May 29 2025 20:49:00	NJ Division of Taxation, 50 Barracks Street, PO Box 269, Trenton, NJ 08695
518580672	+ Email/Text: DeftBkr@santander.us	May 29 2025 20:50:00	Santander Bank, 450 Penn St, Reading, PA 19602-1011
518580671	+ Email/Text: DeftBkr@santander.us	May 29 2025 20:50:00	Santander Bank, Mail Code: MA1-MB3-01-21, 2 Morrissey Boulevard, Boston, MA 02125-3312
518582231	^ MEBN	May 29 2025 20:46:03	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518580673	+ EDI: SYNC	May 30 2025 00:36:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
518580674	+ EDI: SYNC	May 30 2025 00:36:00	Synchrony Bank/Care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
518580675	+ EDI: USAA.COM	May 30 2025 00:36:00	USAA Federal Savings Bank, Attn: Bankruptcy, 10750 Mcdermott Freeway, San Antonio,, TX 78288-1600
518580676	+ EDI: USAA.COM	May 30 2025 00:36:00	USAA Federal Savings Bank, 10750 Mcdermott, San Antonio, TX 78288-1600
518657031	+ EDI: AIS.COM		

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Page 3 of 3

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May 30 2025 00:36:00

Verizon, by American InfoSource as agent, 4515
N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 38

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518580647	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, Capital One, 15000 Capital One Dr, Richmond, VA 23238
518580645	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518580653	*+	Department of Education/Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
518580654	*+	Department of Education/Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
518580655	*+	Department of Education/Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
518580657	*+	Department of Education/Nelnet, Po Box 82561, Lincoln, NE 68501-2561
518580658	*+	Department of Education/Nelnet, Po Box 82561, Lincoln, NE 68501-2561
518580659	*+	Department of Education/Nelnet, Po Box 82561, Lincoln, NE 68501-2561

TOTAL: 0 Undeliverable, 8 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 31, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 29, 2025 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor PNC Mortgage a Division of PNC Bank, National Association dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Harold N. Kaplan	on behalf of Creditor JPMORGAN CHASE BANK N.A. hkaplan@rasnj.com, kimwilson@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
William S. Wolfson	on behalf of Debtor Brian William Ballentine wwolfsonlaw@comcast.net liza.wwolfsonlaw@comcast.net

TOTAL: 6